



MICROFINANCE SECTOR PERFORMANCE (2022 Q1)

Industry Performance

- Comparison Table Q1 2021 – Q1 2022:

Performance	Q1 2021	Q1 2022	Growth
Active Borrowers	423,209	426,041	1%
Active Loans	426,574	426,826	0.1%
Total Gross Loan Portfolio (GLP) JD Million	242,722,192	282,459,932	16%
Average Outstanding Loan Balance JD	569	662	16%
Women Borrowers (%)	71%	69%	-2%
Number of Branches	201	203	1%
PAR > 30	13.9%	12.4%	-1.5%
Written Off (%)	0.5%	0.3%	-0.2%

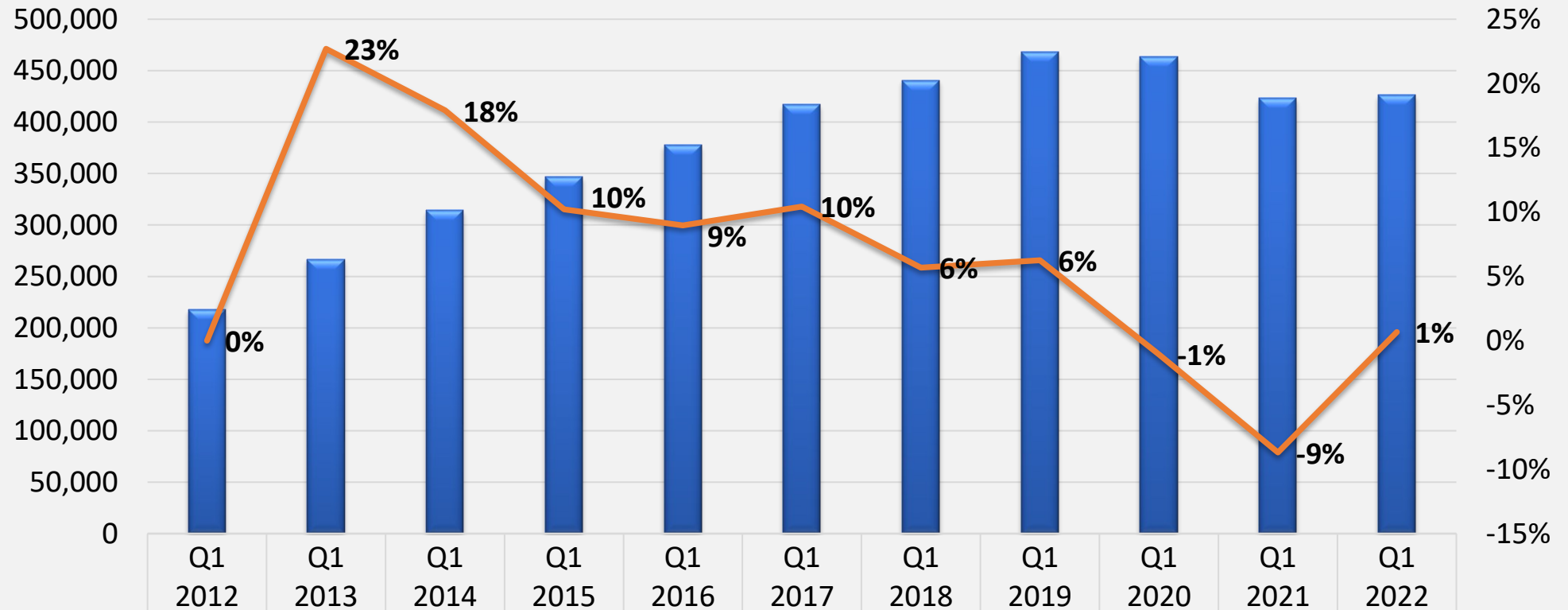
Industry Performance

- Disbursement Indicators Compared to 2021 (Periodical Q1):

Performance	Q1 2021	Q1 2022	Growth
Disbursed Loans (Borrowers)	64,137	74,017	15%
Number of Disbursed Loans	64,380	73,966	15%
Amount of Disbursed Loans JD Million	57,805,927	77,598,785	34%
Average Loan Disbursed	898	1,049	17%

Industry Performance

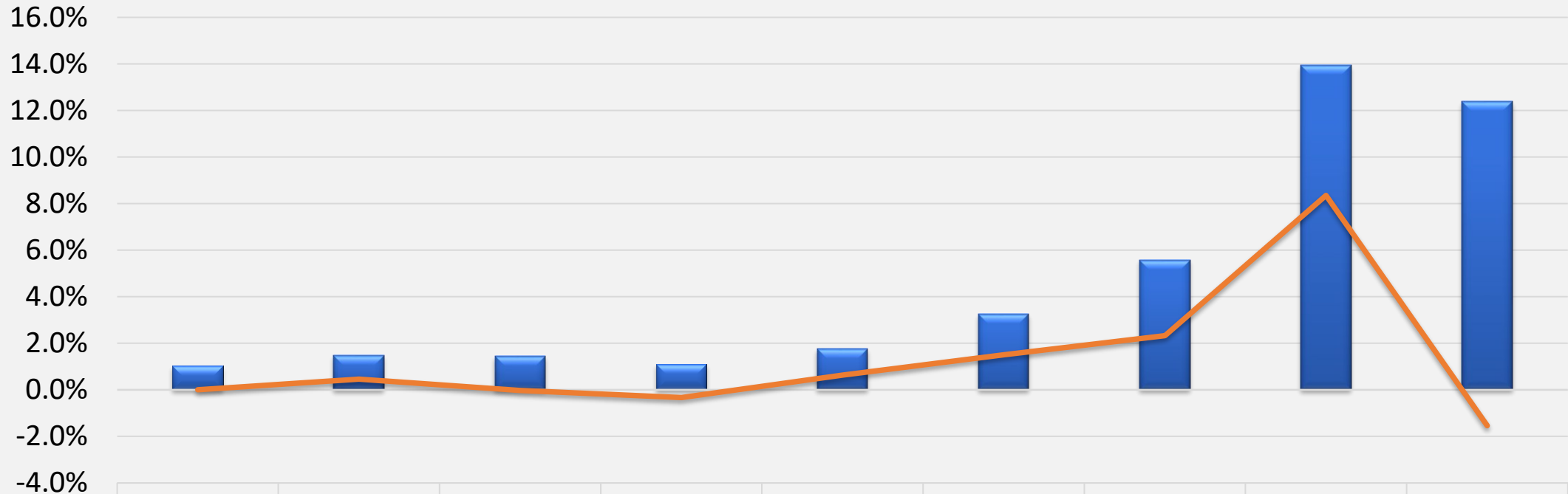
➤ Active Borrowers:



Active Borrowers (#)	217,335	266,673	314,435	346,580	377,693	417,138	440,857	468,415	463,469	423,209	426,041
Growth	0%	23%	18%	10%	9%	10%	6%	6%	-1%	-9%	1%

Industry Performance

➤ PAR > 30 days:

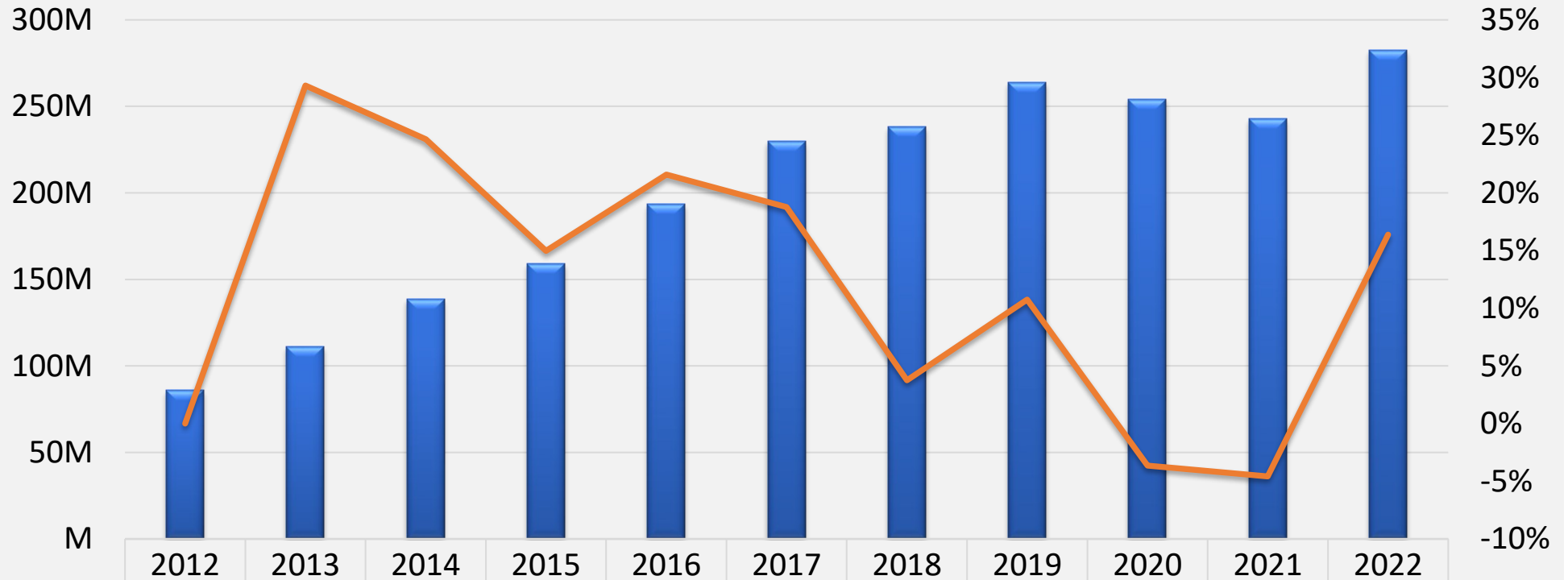


■ PAR>30
— Growth

	Q1 2014	Q1 2015	Q1 2016	Q1 2017	Q1 2018	Q1 2019	Q1 2020	Q1 2021	Q1 2022
PAR>30	1.0%	1.5%	1.4%	1.1%	1.7%	3.2%	5.6%	13.9%	12.4%
Growth	0.0%	0.5%	-0.03%	-0.3%	0.6%	1.5%	2.3%	8.4%	-1.5%

Industry Performance

- Gross Loan Portfolio (Annual Comparison):**



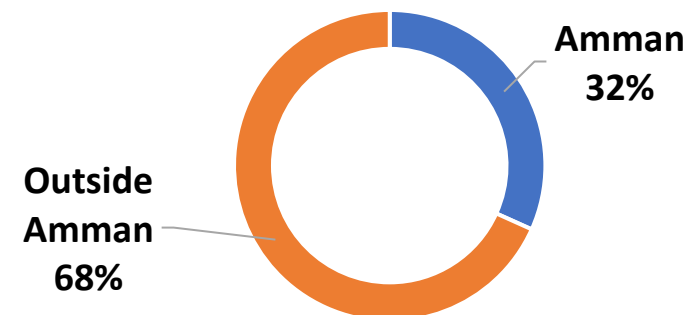
Gross Loan Portfolio	86M	111M	138M	159M	193M	230M	238M	264M	254M	243M	282M
Growth	0%	29%	25%	15%	22%	19%	4%	11%	-4%	-4.6%	16.4%

Industry Performance

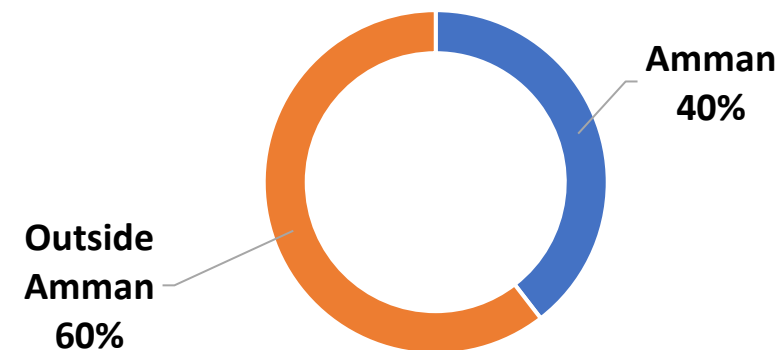
- Amman Vs. Other Governorates:

Performance	Amman	Outside Amman	Total
Active Borrowers	135,119	290,922	426,041
%	32%	68%	100%
Active Loans	135,457	291,369	426,826
%	32%	68%	100%
Total Gross Loan Portfolio (GLP) JD	111,690,640	170,769,291	282,459,932
%	40%	60%	100%
Number of Branches	65	138	203
%	32%	68%	100%

Active Borrowers



Total Gross Loan Portfolio (GLP) JD

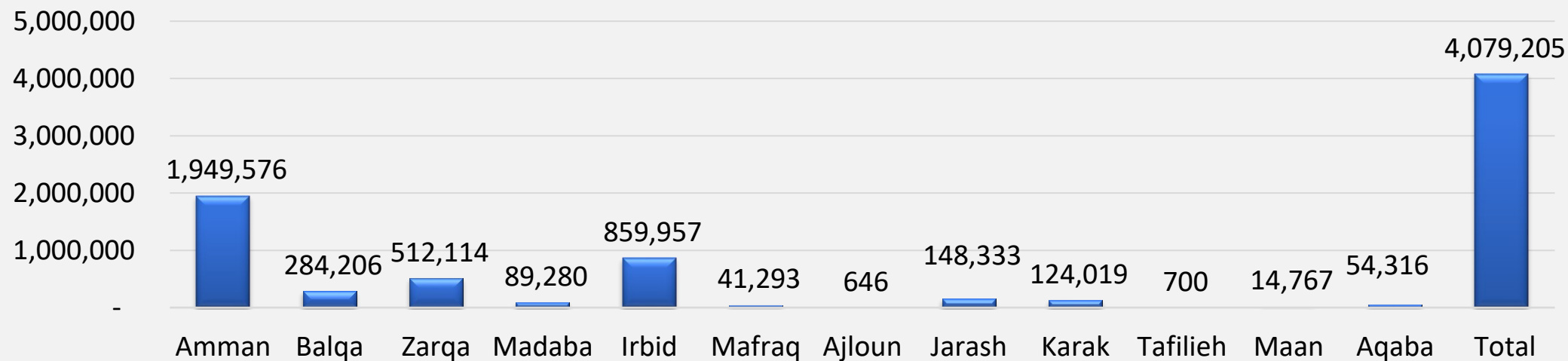


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

- **Restructured Portfolio:**

Performance	Restructured Portfolio	Total Gross Loan Portfolio GLP	%
Q1 2022	4,079,205	282,459,932	1.4%
Q1 2021	10,298,591	242,722,192	4.2%

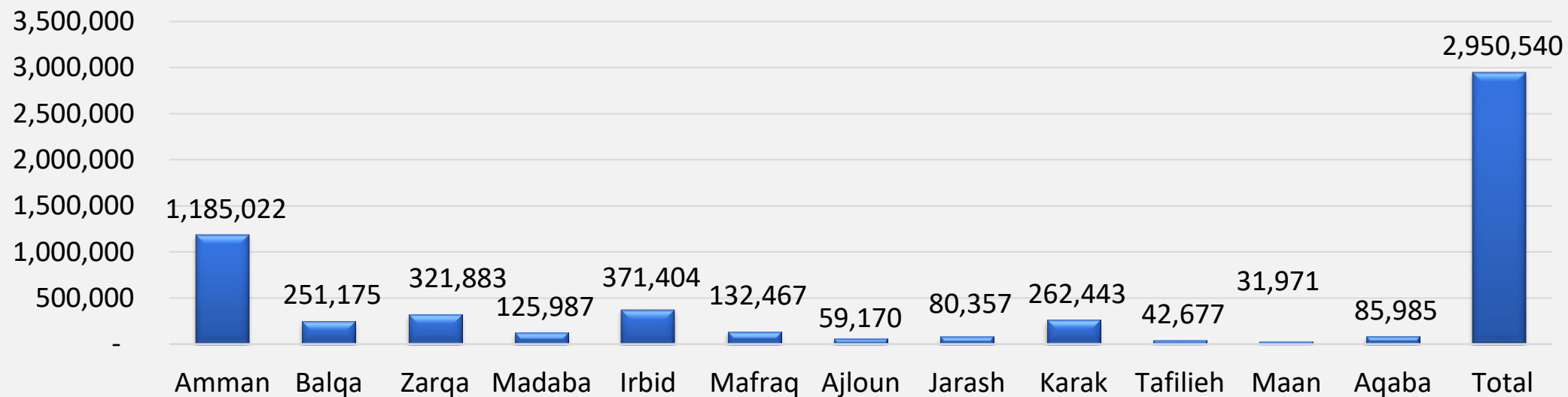


Industry Performance

- **Restructured Portfolio and Postponed Installments:**

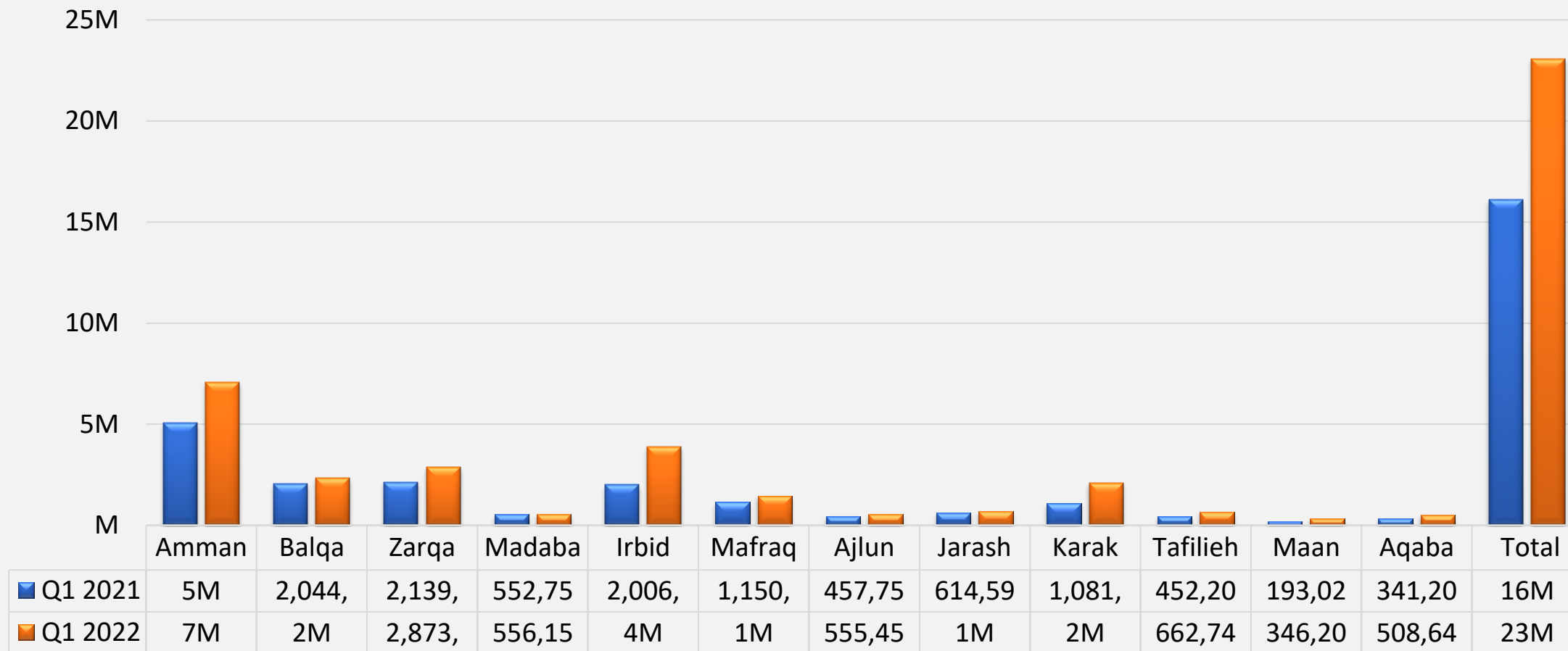
- **Postponed Installments:**

Performance	Postponed Installments	Total Gross Loan Portfolio GLP	%
Q1 2022	2,950,540	282,459,932	1%
Q1 2021	2,825,266	242,722,192	1.2%



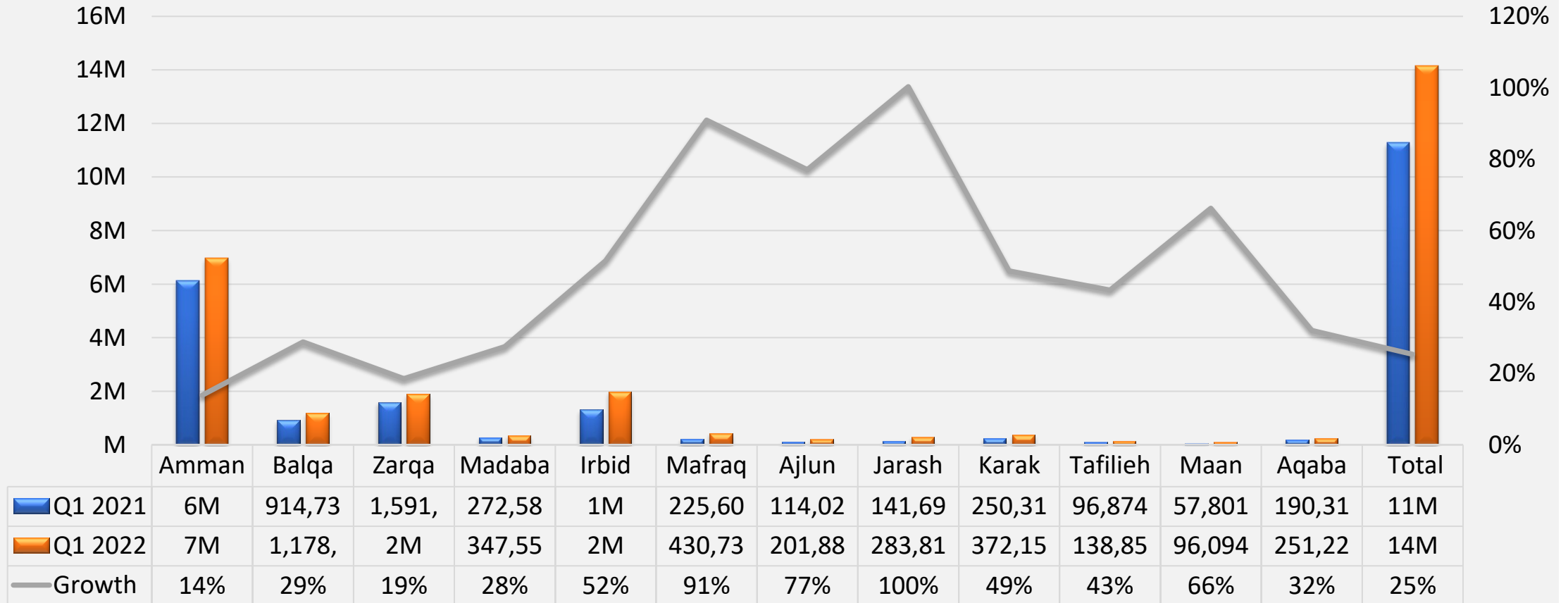
Industry Performance

- E-Wallet:**



Industry Performance

- Repayment via eFawateercom Platform:



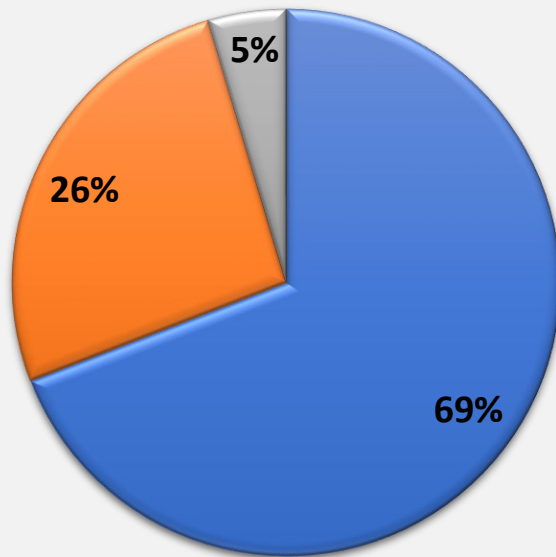
Industry Performance

- **Microfinance Sectoral Analysis:**

Sector Analysis (Q1 2022)

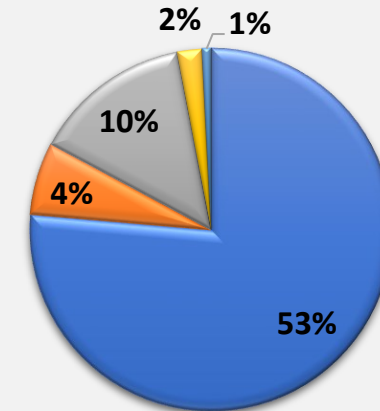
Consumption:

- Marriage
- Car Licensing
- Durable Goods
- Travel
- Liability Transfers



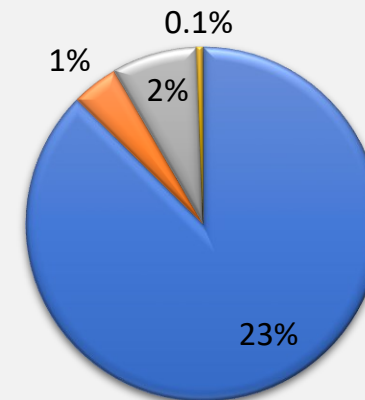
■ Productive ■ Social/Development ■ Consumption

Productive sector (69%)



- Commercial
- Industrial
- Services
- Agriculture
- Vocational

Social/Development sector (26%)



- Home Improvement
- Health Care
- Educational
- Green Energy

Thank you